

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roberta Lyn Hoy
Debtor

Case No. 19-05263-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 18, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Roberta Lyn Hoy, 154 Needlewood Drive, Unit D4, Harrisburg, PA 17112-8714 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 18 2025 18:57:47 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5290225 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 18 2025 18:57:35 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5280483 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 18 2025 18:57:35 | Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5298975 | Email/Text: bnc-quantum@quantum3group.com | Mar 18 2025 18:48:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 5282705 | Email/Text: mrdiscen@discover.com | Mar 18 2025 18:48:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 5280484 | Email/Text: mrdiscen@discover.com | Mar 18 2025 18:48:00 | Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025 |
| 5281598 | Email/Text: EBNBKNOT@ford.com | Mar 18 2025 18:48:00 | Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953 |
| 5280485 | Email/Text: EBNBKNOT@ford.com | Mar 18 2025 18:48:00 | Ford Motor Credit Company, PO Box 62180, Colorado Springs, CO 80962-4400 |
| 5298852 | Email/Text: JCAP_BNC_Notices@jcap.com | Mar 18 2025 18:48:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 5280486 | + Email/Text: unger@members1st.org | Mar 18 2025 18:48:00 | Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040 |
| 5296747 | + Email/Text: bkmail@midfirst.com | Mar 18 2025 18:48:00 | MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 5280487 | + Email/Text: bkmail@midfirst.com | Mar 18 2025 18:48:00 | Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648 |
| 5294359 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 18 2025 18:57:35 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5280488 | Email/PDF: ais.sync.ebn@aisinfo.com | Mar 18 2025 18:57:40 | Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060 |
| 5280489 | Email/PDF: ais.sync.ebn@aisinfo.com | Mar 18 2025 18:57:36 | Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL |

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| | | |
|---------|--------------------------------------|---|
| 5280878 | + Email/PDF: acg.acg.ebn@aisinfo.com | 32896-5061 |
| | | Mar 18 2025 18:57:47 Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901 |
| 5299303 | Email/PDF: ebn_ais@aisinfo.com | |
| | | Mar 18 2025 18:57:46 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5300612 | *+ | Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Brent J Lemon | on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com |
| Howard Gershman | on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com |
| Janet M. Spears | on behalf of Creditor MidFirst Bank bkcefinbox@aldridgepite.com JSpears@ecf.courtdrive.com |
| Paul Donald Murphy-Ahles | on behalf of Debtor 1 Roberta Lyn Hoy pmurphy@dplglaw.com kgreene@dplglaw.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Roberta Lynn Hoy
Debtor 1

Chapter 13

Case No. 1:19-bk-05263-HWV

Matter: Motion to Reopen Chapter 13 Case

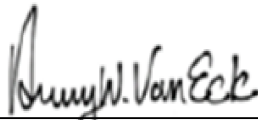
ORDER

Upon consideration of Debtor's Motion to Reopen Chapter 13 Case, Doc. 49, it is

ORDERED that the Motion is **GRANTED** and the above-captioned case is reopened to allow the Debtor to file their discharge requirements within three (3) days of the date of this Order. Should the Debtor fail to file the requirements within the time prescribed by this Order, this case will be re-closed without further notice and without discharge. It is further

ORDERED that the Office of the United States Trustee not appoint a disinterested person to serve as Trustee in the case.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: March 17, 2025